

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
CAMDEN VICINAGE DIVISION

In re:

DEBORAH P. FERGUSON

Case No. 18-27161-JNP

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/27/2018.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 07/17/2019.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,750.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,502.42
Less amount refunded to debtor	\$466.62

**NET RECEIPTS:**

**\$3,035.80**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,750.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$285.80
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$3,035.80**

Attorney fees paid and disclosed by debtor:	\$2,000.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	NA	1,567.23	1,567.23	0.00	0.00
APEX MORTGAGE CORP.	Secured	137,315.56	139,364.54	11,189.76	0.00	0.00
ATLANTIC MEDICAL IMAGING LLC	Unsecured	119.62	NA	NA	0.00	0.00
ATLANTIC MEDICAL IMAGING LLC	Unsecured	70.69	NA	NA	0.00	0.00
ATLANTIC MEDICAL IMAGING LLC	Unsecured	190.31	NA	NA	0.00	0.00
ATLANTICARE REGIONAL MED CENT	Unsecured	70.40	NA	NA	0.00	0.00
ATLANTICARE REGIONAL MEDICAL	Unsecured	265.72	NA	NA	0.00	0.00
ATLANTICARE SURGERY CENTER	Unsecured	500.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Secured	10,759.50	NA	NA	0.00	0.00
BARCLAYS BANK OF DELAWARE	Unsecured	8,159.00	NA	NA	0.00	0.00
BAYFRONT EMERGENCY PHYSICIAN	Unsecured	704.00	NA	NA	0.00	0.00
BAYFRONT EMERGENCY PHYSICIAN	Unsecured	737.00	NA	NA	0.00	0.00
BAYFRONT EMERGENCY PHYSICIAN	Unsecured	219.00	NA	NA	0.00	0.00
BAYFRONT EMERGENCY PHYSICIAN	Unsecured	658.00	NA	NA	0.00	0.00
BAYFRONT URGENT CARE	Unsecured	160.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTION	Unsecured	500.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Secured	5,270.00	NA	NA	0.00	0.00
CAPITAL ONE, N.A.	Unsecured	767.00	767.53	767.53	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	2,325.51	2,325.51	2,325.51	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	NA	8,417.33	8,417.33	0.00	0.00
CITIBANK, N.A.	Secured	8,404.00	NA	NA	0.00	0.00
CITIBANK, N.A.	Secured	8,862.00	NA	NA	0.00	0.00
CITY OF LINWOOD	Secured	6,060.97	NA	NA	0.00	0.00
CITY OF LINWOOD	Secured	315.00	NA	NA	0.00	0.00
CITY OF LINWOOD	Secured	455.00	NA	NA	0.00	0.00
COASTAL JERSEY EYE CENTER, LLC	Unsecured	276.81	NA	NA	0.00	0.00
Dell Financial Services	Secured	5,673.00	NA	NA	0.00	0.00
DEPARTMENT OF THE TREASURY	Priority	NA	NA	NA	0.00	0.00
DEPARTMENT OF THE TREASURY	Priority	387.08	383.99	383.99	0.00	0.00
DEPARTMENT OF THE TREASURY	Unsecured	NA	9.46	9.46	0.00	0.00
DIRECT LOAN SVC. SYSTEM	Unsecured	NA	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DSNB/MACYS	Unsecured	1,790.00	NA	NA	0.00	0.00
EARTH CONTRACTING INC.	Secured	7,216.23	NA	NA	0.00	0.00
FIA CARD SERVICES NA	Secured	10,646.00	NA	NA	0.00	0.00
FRED J. NAHAS, MD PA	Unsecured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	1,842.24	NA	NA	0.00	0.00
INFECTION LIMITED EAST, P.C.	Unsecured	170.28	NA	NA	0.00	0.00
JPMORGAN CHASE BANK, N.A.	Unsecured	572.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK, N.A.	Unsecured	978.00	NA	NA	0.00	0.00
LVNV FUNDING, LLC	Unsecured	NA	1,495.16	1,495.16	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	2,029.41	NA	NA	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	NA	NA	NA	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	2,286.00	NA	NA	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	797.00	NA	NA	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	3,782.20	NA	NA	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	2,143.62	NA	NA	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	796.59	NA	NA	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	4,250.54	NA	NA	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	4,050.24	NA	NA	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	6,627.27	NA	NA	0.00	0.00
PENN MEDICINE	Unsecured	20.80	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	834.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	213.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	307.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,052.00	1,319.53	1,319.53	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	833.91	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	883.20	883.20	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Secured	852.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Secured	1,254.00	NA	NA	0.00	0.00
RICKART COLLECTION SYSTEMS, IN	Unsecured	NA	NA	NA	0.00	0.00
RICKART COLLECTION SYSTEMS, IN	Unsecured	NA	NA	NA	0.00	0.00
SPECIALIZED LOAN SERVICING, LLC	Secured	343,532.20	356,389.41	46,486.58	0.00	0.00
STATE OF NEW JERSEY	Priority	49.90	209.62	209.62	0.00	0.00
STATE OF NEW JERSEY	Priority	45.17	NA	NA	0.00	0.00
STATE OF NEW JERSEY	Priority	48.32	NA	NA	0.00	0.00
STATE OF NEW JERSEY	Priority	35.24	NA	NA	0.00	0.00
STATE OF NEW JERSEY	Priority	178.17	NA	NA	0.00	0.00
STATE OF NEW JERSEY	Priority	48.32	NA	NA	0.00	0.00
STATE OF NEW JERSEY	Unsecured	33.55	35.63	35.63	0.00	0.00
SYNCB/WALMART	Unsecured	796.00	NA	NA	0.00	0.00
TD BANK, N.A.	Secured	NA	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$57,676.34	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$57,676.34</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$593.61	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$593.61</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$16,820.58</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,035.80</u>
Disbursements to Creditors	<u>\$0.00</u>

**TOTAL DISBURSEMENTS :** **\$3,035.80**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/06/2020

By: /s/ Isabel C. Balboa

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.